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To: Farak, Sonja (DPH)
Subject: Winter 2013 GIC benefit news

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The GIC's Annual Enrollment is April 10 – May 8, 2013: *What Does This Mean for You?*

Annual enrollment will soon be here, giving you the opportunity to review your benefit choices and make changes if you desire. If you want to keep your current GIC health plan - *and you have checked to see that it does not have any significant changes in providers or benefits and that it's still offered* - you do not need to fill out any paperwork; your coverage will continue automatically. Keep in mind that once you choose a health plan, you cannot change plans until the next spring annual enrollment even if your doctor or hospital leaves the plan. You can only switch plans mid-year in very limited circumstances, such as moving out of the plan's service area or you retire and become eligible for Medicare (in which case, you must change plans). Here are some tips for getting the most out of annual enrollment. [Read more](#)

Thinking About Retirement?

Follow these steps for Retirement Made easy. [Read more](#)

Keep in Mind...

Q) If I (the insured) remarry, can I remove my former spouse from my GIC health coverage?

A) If you or your legally separated or divorced spouse remarries, coverage for the legally separated or divorced spouse ends under your family plan, in accordance with state laws. This is true even if your new spouse does not need or want GIC health coverage. Failure to report a remarriage in a timely manner may result in financial liabilities. Depending on language in the divorce agreement, the former spouse may be eligible as an individual for a divorced spouse rider or COBRA coverage. Alternately, if he or she is a Massachusetts resident, he/she may purchase health insurance from the [Health Connector](#) 1-877-623-6765.

See the GIC's website for details about divorce and remarriage, dependents turning age 19, turning age 65, and other [Answers to Frequently Asked Questions](#)

GIC's Newest Commissioners Bring Diverse Perspectives at Critical Time

Governor Deval Patrick recently appointed four Commissioners of the GIC. They join at a critical time and their diverse perspectives will be instrumental as the GIC undertakes the all-health plan procurement, implementation of Massachusetts health care cost containment and federal health care reform legislation, mental health benefit carve-out procurement, the addition of new groups, and tackles ongoing concerns about rising health care costs and tight state budgets. [Read more](#)

Personalized Benefit Statements Mailing: *What You Need to Do When You Receive It*

As it has done since 1991, the GIC will mail each member a customized benefit statement at the end of January, giving you an overview of the benefits you have with the GIC and whom you cover. When you receive the statement, ***carefully review the following information to see if there are any errors.*** [Read more](#)

More of Federal Health Care Reform to be Rolled Out in 2013

The Supreme Court upheld the constitutionality of federal health care reform last summer, and following the re-election of the president, additional guidance has been released on the next steps for federal health care reform. Here's what you will see that's new this year. [Read more](#)

GIC Retiree Dental Plan Will Get Even Better Next Year

The GIC's popular Retiree Dental Plan will get even better beginning July 1, 2013. The annual maximum benefit will increase from \$1,000 to \$1,250 per member. Reimbursements to providers for the most common procedures, such as periodontal maintenance and a two-surface amalgam (silver tooth fillings), will increase, which means lower out-of-pocket costs for more than half of members. For the first time, dental implants will be covered. [Read more](#)

Eighty-Three Percent of Massachusetts Hospitals Earn "A" Rating on 2012 Leapfrog Safety Scores

An outstanding 83% of Massachusetts hospitals earned an "A" rating on the fall 2012 Leapfrog hospital safety scores, while only 30% did so nationally. These scores rank hospitals in their ability to reduce infections, injuries, and medical and medication errors. [Read more](#)

The GIC's Health Plans Rank Top in Nation

GIC members enjoy access to some of the best health plans in the country. The National Committee for Quality Assurance (NCQA), the non-profit health care accreditation and quality measurement group, rated over 980 of the country's health plans based on quality of care, customer satisfaction, and commitment to improvement and disclosure of information. Here's where the GIC's health plans ranked in 2012. [Read more](#)

The GIC's Annual Public Hearing - Wednesday, February 6, 2013. [Read more](#)

New Year's Resolution: Lose Weight

Now that the New Year is here, many of us would like to lose a few pounds. For many people, it's so easy to put weight on, but it's a lot harder to take it off. Here are six strategies for successfully losing weight. [Read more](#)

The winter 2013 issue of For Your Benefit includes these topics and more. See the attached link for a copy of the newsletter. Printed copies will be available through the GIC Coordinator in your benefits office the week of January 7.